

April 9, 2004

If a consumer requests a copy of our "Do Not Call" policy, we will send a copy via U.S. mail or electronic mail.

Consumers may request, by telephone or in writing, that our company stop calling them and place their name on a "Do Not Call" list. Although we may ask for your name, address and telephone number, we will accept your request even if you only provide your telephone number. You have a right to have calls stopped and to be put on our "Do Not Call" list even if you are still a customer.

When we receive your request, your telephone number is added to our "Do Not Call" list within 1 weeks. In some cases it may take up to 4 weeks for your telephone number to be removed from other company wide calling lists. Your request will stay on our list for at least 5 years. If you move, change your telephone number, or add an additional telephone number, you must provide us with the new telephone number in order for us to prevent calls to that number. We will not share the information you provide with anyone except affiliated companies or subsidiaries without your prior written permission.

We may perform telemarketing services for other companies. In this case, we will also forward our updated "Do Not Call" list(s) to these companies on a periodic basis, unless the client requests otherwise or refuses to accept these updates from us.

All employees that engage in outbound telephone solicitation are trained in this policy and made aware of these procedures before they are allowed to place calls to consumers. Managers, supervisors, or trainers review the policy with these employees periodically.

The Direct Marketing Association (DMA) offers a free service to consumers called the "Telephone Preference Service" (TPS), which will typically reduce, but not eliminate the number of telemarketing calls received. Consumers may have their name added to the TPS at no charge by sending a written request to the DMA. Your written request must include your name, complete address, telephone number and signature, and should be sent to: DMA Telephone Preference Service; PO Box 9014; Farmingdale; NY 11735. The DMA states that the TPS is updated quarterly and it may take up to three months after your name is entered before you begin to see a reduction in calls. To learn more about this service, visit <http://www.the-dma.org/consumers>.

The methods and procedures in this "Do Not Call" policy are reviewed by the Compliance Manager periodically.

Sincerely,  
**Compliance Manager**  
Corporate Compliance

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